

## REMARKS

In response to the May 6, 2008 Office Action, Applicant has amended the application as set forth above. Also, along with this paper, Applicant is filing a Request for Continued Examination (RCE). Applicant respectfully requests the entry of the amendments and reconsideration of the application in view of the above amendments and the accompanying RCE.

### Discussion of Amendments to Claims

Applicant has canceled Claims 1-17 without prejudice. Instead, Applicant has added Claims 18-39. No new matter is added by the amendments.

The features of Claim 18 are supported by the specification and drawings, for example, at paragraphs 0044, 0049, 0054 and 0056 of the published application, and Figures 5, 7A and 7B. The features of Claim 19 are supported by the specification, for example, at paragraphs 0004 and 0010. The features of Claims 20-24 are supported by the specification, for example, at paragraphs 0056 and 0058. The features of Claim 25 are supported by the specification, for example, at paragraph 0056. The features of Claim 26 are supported by the specification, for example, at paragraph 0056. The features of Claim 27 are supported by the specification, for example, at paragraph 0051. The features of Claim 28 are supported by the specification, for example, at paragraphs 0050 and 0062. The features of Claim 29 are supported by the specification, for example, at paragraph 0060. The features of Claims 30 and 31 are supported by the specification, for example, at paragraph 0047.

The features of Claim 32 are supported by the specification, for example, at paragraphs 0044, 0049, 0054 and 0062. The features of Claim 33 are supported by the specification, for example, at paragraphs 0054 and 0056. The features of Claims 34 and 35 are supported by the specification, for example, at paragraphs 0049, 0054 and 0056. The features of Claim 36 are supported by the specification, for example, at paragraph 0051.

The features of Claim 37 are supported by the specification, for example, at paragraphs 0044, 0049, 0054, 0056 and 0062. The features of Claim 38 are supported by the specification, for example, at paragraphs 0004 and 0010. The features of Claim 39 are supported by the specification, for example, at paragraphs 0056 and 0058. The features of Claim 40 are supported by the specification, for example, at paragraph 0060. The features of Claim 41 are supported by the specification, for example, at paragraph 0056.

As discussed, every feature of the pending claims are fully supported by the application as originally filed and do not constitute the addition of new matter. Thus, Applicant respectfully requests the entry of the amendments.

#### No Disclaimers or Disavowals

Although the present communication may include alterations to the application or claims, or characterizations of claim scope or referenced art, Applicant is not conceding in this application that previously pending claims are not patentable over the cited references. Rather, any alterations or characterizations are being made to facilitate expeditious prosecution of this application. Applicant reserves the right to pursue at a later date any previously pending or other broader or narrower claims that capture any subject matter supported by the present disclosure, including subject matter found to be specifically disclaimed herein or by any prior prosecution. Accordingly, reviewers of this or any parent, child or related prosecution history shall not reasonably infer that Applicant has made any disclaimers or disavowals of any subject matter supported by the present application.

#### Discussion of Rejection of Claims 1-17

The Examiner rejected Claims 1-17 under 35 U.S.C. § 103(a) as being unpatentable over Loeb (US 6,006,205), Albrecht (US 6,182,895) Van Dusen (US 6,175,823), Attention Kmart Shoopers and Official Notices. Applicant respectfully disagrees with the Examiner's rejections and submits that Claims 1-17 presented patentable features over the combination of the references. Nonetheless, in view of the cancellation of Claims 1-17, the rejections are moot.

#### Comments on the Examiner's Official Notices

Applicant notes that the Examiner relied on Official Notices in the § 103 of some of the claims. Although the rejections are moot, Applicant would like to comment on the Official Notices.

In rejecting Claims 7 and 8, the Examiner took Official Notice that it is known in the transaction arts to print an updated balance on the transaction receipt. Applicant does not object to what the Examiner's Official Notice itself. However, Applicant respectfully objects to the assertion that the Official Notice remedies the deficiencies of the references relied on by the Examiner.

In rejecting Claims 15, the Examiner took Official Notice that it is known in the banking art to have the spending limit of a credit card to be equal to the available credit. Applicant respectfully disagrees with the Examiner's Official Notice and submits that the spending limit is not always equal to an available credit. Further, Applicant respectfully objects to the assertion that the Official Notice remedies the deficiencies of the references relied on by the Examiner.

In rejecting Claims 7 and 8, the Examiner took Official Notice that it is known in the transaction arts to print an updated balance on the transaction receipt. Applicant does not object to what the Examiner's Official Notice itself. However, Applicant respectfully objects to the assertion that the Official Notice remedies the deficiencies of the references relied on by the Examiner.

#### Patentability of Claims 18-41

Claims 18-41 are directed to a method of processing involving a gift certificate by a financial institution. Claims 18, 32 and 37 are independent claims and define various features which are not taught or suggested by the prior art of record. Further, the combination of the various features defined in each independent claim are not taught or suggested by the prior art of record. As such, Applicant respectfully submit that Claims 18, 32 and 37 are patentable over the prior art of record.

Claims 19- 31, 33-36 and 38-41 individually depend from one of the independent claims and further define additional technical features that are not found in the prior art of record. In view of the patentability of the independent claims and in further view of their own additional features, Claims 19- 31, 33-36 and 38-41 are also patentable over the prior art of record.

### CONCLUSION


In view of Applicant' amendments to the claims and the foregoing remarks, Applicant respectfully submits that the present application is in condition for allowance. Should the Examiner have any remaining concerns, which might prevent the prompt allowance of the application, the Examiner is respectfully invited to contact the undersigned at the telephone number appearing below.

Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

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